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Form 319

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Kathleen M. Plummer fka Kathleen M. McFeaters

Debtor(s)

Case No. 21-20162-GLT

Chapter: 7

:

<u>ORDER</u>

In a Chapter 7 case, Fed.R.Bankr.P. 1007(c) requires an individual Debtor to file a Statement of Completion evidencing completion of a personal financial management course, or alternatively, a Certification that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under Section 341 of the Bankruptcy Code. 11 U.S.C. §727(a)(11) requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a *Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management*, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

AND NOW, this The 15th of June, 2022, it is hereby ORDERED, ADJUDGED and DECREED that this case is DEEMED CLOSED, without entry of a discharge order. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: June 15, 2022

cm: Debtor

All Interested Parties

Gregory **J. Ta**ddonio, Judge United Sta**ro**s Bankruptcy Court

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 21-20162-GLT Kathleen M. Plummer Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Jun 15, 2022 Form ID: 319 Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

regulations require that automation companies main display the correct 211.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2022:

Recip ID	Recipient Name and Address
db	+ Kathleen M. Plummer, 121 Pius St., Pittsburgh, PA 15203-1618
15357414	+ KML Law Group, P.C., Mellon Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15333262	Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
15333263	+ Pittsburgh Water & Sewage Authority, 1200 Penn Avenue, Pittsburgh, PA 15222-4216
15333264	+ Select Portfolio Servicing, c/o Stephen Hladik, Esq., Hladik Onorato & Federman, 298 Wissahickon Ave., North Wales, PA 19454-4156
15346490	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.					
Recip ID		Type: Email Address ext: ecfbnc@aldridgepite.com	Date/Time	Recipient Name and Address	
Ci			Jun 15 2022 23:45:00	Community Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921	
cr	+ Email/Te	ext: kburkley@bernsteinlaw.com			
			Jun 15 2022 23:46:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945	
cr	+ Email/Te	ext: ebnpwsa@grblaw.com			
			Jun 15 2022 23:45:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101	
15333260	+ Email/Te	ext: BKMailBayview@bayviewloanservicing.com			
			Jun 15 2022 23:45:00	Bayview Loan Servicing, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1839	
15355900	+ Email/Te	ext: nsm_bk_notices@mrcooper.com			
			Jun 15 2022 23:45:00	Community Loan Servicing, LLC, f/k/a Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839	
15333261	+ Email/Te	ext: kburkley@bernsteinlaw.com			
			Jun 15 2022 23:46:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942	
15357413	Email/Te	ext: sbse.cio.bnc.mail@irs.gov			
			Jun 15 2022 23:45:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346	
15385453	+ Email/Te	ext: ebnpwsa@grblaw.com			
		Jun 15 2022 23:45:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101		
15342246	+ Email/Te	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com			
			Jun 15 2022 23:46:00	Towd Point Mortgage Trustee 2016-4, et al, c/o Select Portfolio Servicing, Inc, P.O. Box 65250, Salt Lake City, UT 84165-0250	
15346490	^ MEBN		1 15 2022 22 40 54	HDMCD II G I DOD 1100	
			Jun 15 2022 23:40:54	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123	

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District/off: 0315-2 User: auto Page 2 of 2
Date Rcvd: Jun 15, 2022 Form ID: 319 Total Noticed: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr Towd Point Mortgage Trust 2016-4, U.S. Bank Nation

15357412 *+ Bayview Loan Servicing, LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1839

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2022 at the address(es) listed below:

Name Email Address

Bradley Joseph Osborne

on behalf of Creditor Towd Point Mortgage Trust 2016-4 U.S. Bank National Association as Indenture Trustee c/o Select

Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com

Brian Nicholas

on behalf of Creditor Community Loan Servicing LLC bnicholas@kmllawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com

Karina Velter

on behalf of Creditor Towd Point Mortgage Trust 2016-4 U.S. Bank National Association as Indenture Trustee c/o Select

 $Portfolio\ Servicing,\ Inc.\ kvelter@hoflawgroup.com,\ ckohn@hoflawgroup.com$

Kenneth Steidl

on behalf of Debtor Kathleen M. Plummer julie.steidl@steidl-steinberg.com\\

ken. steidl@steidl-steinberg.com; if riend@steidl-steinberg.com; todd@steidl-steinberg.com; todd@steidl-st

eidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Natalie Lutz Cardiello

on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Natalie Lutz Cardiello

 $ncardiello@cardiello-law.com\ ncardiello@ecf.axosfs.com$

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

TOTAL: 9